

**CATSKILL HUDSON BANCORP, INC.**

	CPP Disbursement Date 02/27/2009	RSSD (Holding Company) 3443998	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$276	\$322	16.9%		
Loans	\$161	\$174	8.2%		
Construction & development	\$5	\$4	-11.1%		
Closed-end 1-4 family residential	\$17	\$18	4.4%		
Home equity	\$9	\$9	3.7%		
Credit card	\$0	\$0			
Other consumer	\$1	\$1	-22.0%		
Commercial & Industrial	\$42	\$44	4.8%		
Commercial real estate	\$76	\$87	14.1%		
Unused commitments	\$33	\$31	-6.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$26	\$54	102.7%		
Asset-backed securities	\$0	\$0			
Other securities	\$72	\$83	14.2%		
Cash & balances due	\$11	\$7	-37.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$254	\$300	17.8%		
Deposits	\$246	\$291	18.0%		
Total other borrowings	\$5	\$5	7.6%		
FHLB advances	\$5	\$4	-17.5%		
Equity					
Equity capital at quarter end	\$22	\$23	5.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$7	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.1%	7.0%	--		
Tier 1 risk based capital ratio	11.1%	11.5%	--		
Total risk based capital ratio	13.0%	13.7%	--		
Return on equity <sup>1</sup>	7.7%	6.7%	--		
Return on assets <sup>1</sup>	0.6%	0.5%	--		
Net interest margin <sup>1</sup>	4.3%	4.0%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	58.7%	122.8%	--		
Loss provision to net charge-offs (qtr)	129.4%	115.8%	--		
Net charge-offs to average loans and leases <sup>1</sup>	1.4%	1.0%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	2.1%	1.9%	0.0%	0.0%	--
Home equity	4.1%	1.9%	0.1%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	4.3%	5.2%	1.7%	0.0%	--
Commercial & Industrial	1.7%	0.4%	0.9%	0.0%	--
Commercial real estate	2.0%	1.8%	0.2%	0.5%	--
Total loans	1.9%	1.3%	0.4%	0.3%	--